

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Alejandro Franco Tovar
 Debtor

Case No. 18-16869-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
 Form ID: 309I

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db
 14213612 +Alejandro Franco Tovar, 405 E. Anglesey Terrace, West Chester, PA 19380-2129
 14213614 +America's Servicing Corp, 7485 New Horizon Way, Frederick, MD 21703-8388
 14213614 +Berkheimer Tax Administrator, 50 N. 7th Street, Bangor, PA 18013-1731
 14213615 Buckley Brion McGuire et al, 118 W. Market Street, Suite 300, West Chester, PA 19382-2902
 14213616 +Cna, Po Box 6497, Sioux Falls, SD 57117-6497
 14213618 Chester County Tax Claim Bureau, 2 North High Street, Suite 116,
 West Chester, PA 19380-3076
 14213620 +Estate of John G. Strommer, C/O Paul C. Strommer, 11 Foxridge Road,
 Glenmoore, PA 19343-9549
 14213623 +Portnoff Law Associates, LTD, 2700 Horizon Drive, Suite 100,
 King of Prussia, PA 19406-2726
 14213624 +Sara Franco, 205 Larchwood Road, West Chester, PA 19382-7325
 14213625 +Sara J. Franco, 205 Larchwood Road, West Chester, PA 19382-7325
 14213626 Seterus, Inc., PO Box 11790, Newark, NJ 07101-4790
 14213627 +Shapiro & DeNardo LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
 14213631 +West Goshen Township, 1025 Paoli Pike, West Chester, PA 19380-4699
 14213632 +West Whiteland Township, PO Box 492, Exton, PA 19341-0492
 14215808 +Wilmington Savings Fund Society, dba Christiana Trust, RAS Crane, LLC,
 c/o Kevin Buttery, Esquire, 10700 Abbott's Bridge Road Ste 170, Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: CourtNotices@sjr-law.com Oct 27 2018 02:56:38 JOSEPH L QUINN,
 The Law Office of Stephen Ross PC, 152 E. High Street, Suite 100, Pottstown, PA 19464
 tr +E-mail/Text: bncnotice@phl3trustee.com Oct 27 2018 02:59:19 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Oct 27 2018 02:58:56 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 27 2018 02:57:47 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14213613 EDI: BANKAMER.COM Oct 27 2018 06:33:00 Bank of America, Customer Service, PO Box 5170,
 Simi Valley, CA 93062-5170
 14213617 +EDI: CHASE.COM Oct 27 2018 06:33:00 Chase, PO Box 901039, Fort Worth, TX 76101-2039
 14213619 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 27 2018 02:56:52 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 14213621 +EDI: IRS.COM Oct 27 2018 06:33:00 Internal Revenue Service, 600 Arch Street, RM 5200,
 Philadelphia, PA 19106-1611
 14213622 +E-mail/Text: Diane@mvrlaw.com Oct 27 2018 02:56:47 Martha E. Von Rosenstiel, P.C.,
 649 South Avenue, Suite 7, Clifton Heights, PA 19018-3541
 14214145 +EDI: PRA.COM Oct 27 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14217139 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:43
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14214378 +EDI: RMSC.COM Oct 27 2018 06:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021
 14213628 +EDI: WFFC.COM Oct 27 2018 06:33:00 Wells Fargo Bank, PO Box 10438,
 Des Moines, IA 50306-0438
 14213629 EDI: WFFC.COM Oct 27 2018 06:33:00 Wells Fargo Home Mortgage, PO Box 10394,
 Des Moines, IA 50306-0394
 14213630 EDI: WFFC.COM Oct 27 2018 06:33:00 Wells Fargo Home Mortgage, 1 Home Campus,
 Des Moines, IA 50328-0001

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlw
Form ID: 309I

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

HEATHER STACEY RILOFF on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com
JOSEPH L QUINN on behalf of Debtor Alejandro Franco Tovar CourtNotices@sjr-law.com
KEVIN M. BUTTERY on behalf of Creditor Wilmington Savings Fund Society, FSB, et als bkyefile@rasflaw.com
MARIO J. HANYON on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mort bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	Alejandro Franco Tovar	Social Security number or ITIN	xxx-xx-1332
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 10/15/18
Case number:	18-16869-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alejandro Franco Tovar	
2. All other names used in the last 8 years	fka Alejandro Franco	
3. Address	405 E. Anglesey Terrace West Chester, PA 19380	
4. Debtor's attorney Name and address	JOSEPH L QUINN The Law Office of Stephen Ross PC 152 E. High Street, Suite 100 Pottstown, PA 19464	Contact phone (610) 323-5300 Email: CourtNotices@sjr-law.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 10/26/18

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 1/27/19

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 12/24/18

Filing deadline: 4/13/19

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:

1/8/19 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.